



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [HOME BANCSHARES, INC.](#)

**City/State** [CONWAY, AR](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [17,765,056](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HOME BANCSHARES, INC.](#)  
[719 HARKRIDER STREET](#)  
[CONWAY, AR 72032](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	435,210	471,931	625,338	658,345	630,596	-7.78	44.93
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	433,517	469,705	622,454	654,309	626,356	-7.70	44.80
Tax-exempt income on loans and leases.....	1,693	2,226	2,884	4,036	4,240	-23.94	91.30
Estimated tax benefit on income on loans and leases.....	595	290	1,002	1,385	1,439	105.22	232.35
Income on loans and leases (tax equivalent).....	435,805	472,221	626,340	659,730	632,035	-7.71	45.05
Investment interest income (tax equivalent).....	41,461	38,113	53,707	58,194	54,075	8.78	58.30
Interest on balances due from depository institutions.....	2,234	1,579	1,849	5,188	4,649	41.48	587.38
Interest income on other earning assets.....	13,951	11,574	12,553	7,838	5,879	20.54	537.32
Total interest income (tax equivalent).....	493,451	523,487	694,449	730,950	696,638	-5.74	49.91
Interest on time deposits of \$250K or more .....	3,691	12,548	15,247	15,886	12,257	-70.58	
Interest on time deposits < \$250K.....	3,800	9,694	11,779	21,024	9,133	-60.80	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	12,290	30,272	36,084	77,194	58,199	-59.40	91.25
Interest on other borrowings and trading liabilities.....	7,337	10,237	12,796	23,168	27,322	-28.33	-32.50
Interest on subordinated debt and mandatory convertible securities .....	13,123	13,125	17,501	17,499	17,444	-0.02	
Total interest expense.....	40,241	75,876	93,407	154,771	124,355	-46.96	79.66
Net interest income (tax equivalent).....	453,210	447,611	601,042	576,179	572,283	1.25	47.74
Non-interest income.....	83,357	71,664	99,969	90,386	95,252	16.32	38.43
Adjusted operating income (tax equivalent) .....	536,567	519,275	701,011	666,565	667,535	3.33	46.21
Overhead expense.....	220,447	229,152	303,051	274,362	262,679	-3.80	53.70
Provision for credit losses.....	-4,752	112,264	112,264	1,325	4,322		
Securities gains (losses) .....	219	0	0	-2	0		776.00
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	328,184	171,610	283,718	390,876	401,033	91.24	58.79
Applicable income taxes .....	77,177	37,380	63,255	96,082	95,117	106.47	1.21
Tax equivalent adjustments .....	5,343	1,576	6,015	5,255	5,513	239.02	185.87
Applicable income taxes (tax equivalent).....	82,520	38,956	69,270	101,337	100,630	111.83	5.63
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	245,664	132,654	214,448	289,539	300,403	85.19	91.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	245,664	132,654	214,448	289,539	300,403	85.19	91.09
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	245,664	132,654	214,448	289,539	300,403	85.19	91.09
Investment securities income (tax equivalent).....	41,461	38,113	53,707	58,194	54,075	8.78	58.30
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,261	3,846	4,639	9,526	8,513	-41.21	-46.23
Mortgage-backed securities .....	16,102	19,268	24,411	28,685	25,256	-16.43	49.76
All other securities .....	23,098	14,999	24,657	19,983	20,306	54.00	105.61
Cash dividends declared.....	69,203	64,554	87,677	85,627	79,867	7.20	95.19
Common .....	69,203	64,554	87,677	85,627	79,867	7.20	95.19
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.







## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,139,149	3,207,967	3,266,753	2,367,091	2,401,232	29.03	141.00
NOW, ATS and transaction accounts .....	5,287,778	4,919,844	5,027,812	4,300,670	3,912,858	7.48	120.21
Time deposits less brokered deposits < \$250K .....	-51,354	90,004	23,083	282,579	291,960		
MMDA and other savings accounts .....	3,525,548	3,091,356	3,184,429	2,633,295	2,711,549	14.05	153.38
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,901,121	11,309,171	11,502,077	9,583,635	9,317,599	14.08	133.55
Time deposits of \$250K or more .....	476,560	1,004,674	588,032	1,115,070	921,954	-52.57	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	141,002	158,447	168,931	148,727	143,679	-11.01	28.95
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	3,428	0	221,416	925,590	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	400,000	400,000	400,000	400,023	546,803	0.00	-46.69
Brokered deposits < \$250K .....	625,690	623,621	635,681	579,678	660,225	0.33	
Noncore funding .....	1,643,252	2,190,170	1,792,644	2,464,914	3,198,251	-24.97	-42.26
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	370,900	370,133	370,326	369,557	368,790	0.21	509.77
Other liabilities .....	113,721	139,485	127,999	102,410	67,912	-18.47	204.21
Total liabilities .....	15,028,994	14,008,959	13,793,046	12,520,516	12,952,552	7.28	77.48
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,640	1,652	1,651	1,664	1,707	-0.73	16.73
Common surplus .....	1,492,588	1,520,103	1,520,617	1,537,091	1,609,810	-1.81	72.29
Retained earnings .....	1,215,831	980,699	1,039,370	956,555	752,184	23.98	189.48
Accumulated other comprehensive income .....	26,003	38,345	44,120	16,221	-13,815	-32.19	213.14
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,736,062	2,540,799	2,605,758	2,511,531	2,349,886	7.69	111.11
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,736,062	2,540,799	2,605,758	2,511,531	2,349,886	7.69	111.11
Total liabilities and capital .....	17,765,056	16,549,758	16,398,804	15,032,047	15,302,438	7.34	81.94
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,139,149	3,207,967	3,266,753	2,367,091	2,401,232	29.03	141.00
Interest-bearing deposits .....	9,864,222	9,729,499	9,459,037	8,911,292	8,498,546	1.38	92.55
Total deposits .....	14,003,371	12,937,466	12,725,790	11,278,383	10,899,778	8.24	104.72
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,605,758	2,511,531	2,511,531	2,349,886	2,204,291		
Accounting restatements .....	0	-43,956	-43,956	0	0		
Net income .....	245,664	132,654	214,448	289,539	300,403		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-28,040	-17,000	-16,488	-72,762	-102,822		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	28,201		
Less: Dividends declared .....	69,203	64,554	87,677	85,627	79,867		
Change in other comprehensive income .....	-18,117	22,124	27,900	30,495	-10,394		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	10,074		
Holding company equity capital, ending balance .....	2,736,062	2,540,799	2,605,758	2,511,531	2,349,886		









## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	373,716	408,437	410,768	217,750	264,208
Interest rate contracts .....	373,716	408,437	410,768	217,750	264,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	103,750	102,500	105,500	0	0
Written options .....	119,712	119,609	121,074	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	119,712	119,609	121,074	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	150,254	186,328	184,194	217,750	264,208
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	373,716	408,437	410,768	217,750	264,208
Interest rate contracts .....	373,716	408,437	410,768	217,750	264,208
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	150,254	186,329	184,194	217,750	264,208
One year or less .....	925	15,998	21,389	2,226	1,850
Over 1 year to 5 years .....	108,654	65,154	64,583	83,653	71,851
Over 5 years .....	40,675	105,177	98,222	131,871	190,507
Gross negative fair value (absolute value) .....	3,998	7,366	6,977	2,809	1,952
Gross positive fair value.....	5,176	8,949	8,553	2,809	1,952
Held for trading.....	0	0	0	0	0
Non-traded.....	5,176	8,949	8,553	2,809	1,952
Current credit exposure on risk-based capital derivative contracts .....	3,678	7,137	6,347	2,809	1,952
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0





## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		11,081		30,568		27,413		14,714		25,101					
90+ days past due loans and leases .....		3,311		8,635		9,610		7,238		17,159					
Nonaccrual loans and leases .....		47,604		65,148		64,528		47,609		47,083					
Total past due and nonaccrual loans and leases .....		61,996		104,351		101,551		69,561		89,343					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		1,147		1,742		1,587		4,133		4,624					
Total restructured loans and leases .....		1,147		1,742		1,587		4,133		4,624					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		5,644		10,676		10,790		12,121		15,101					
Other real estate owned .....		1,171		4,322		4,420		9,143		13,236					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.11	0.29	24	0.26	0.37	45	0.24	0.39	36	0.14	0.43	15	0.23	0.44	24
90+ days past due loans and leases .....	0.03	0.09	52	0.07	0.13	62	0.09	0.12	65	0.07	0.15	49	0.15	0.17	68
Nonaccrual loans and leases .....	0.48	0.54	52	0.56	0.66	45	0.58	0.66	49	0.44	0.51	44	0.43	0.54	40
90+ days past due and nonaccrual loans and leases .....	0.51	0.68	43	0.63	0.84	41	0.66	0.85	43	0.50	0.71	35	0.58	0.75	37
30–89 days past due restructured .....	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.01	0.12	14	0.01	0.14	14	0.01	0.13	15	0.04	0.14	26	0.04	0.16	19
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.11	0.29	24	0.26	0.37	45	0.24	0.40	36	0.14	0.43	15	0.23	0.44	24
90+ days past due assets .....	0.03	0.09	51	0.07	0.13	62	0.09	0.12	65	0.07	0.15	48	0.15	0.18	68
Nonaccrual assets .....	0.48	0.55	52	0.56	0.67	45	0.58	0.67	48	0.44	0.53	44	0.43	0.57	39
30+ days past due and nonaccrual assets .....	0.63	1	30	0.89	1.25	38	0.91	1.29	36	0.64	1.19	23	0.81	1.26	27
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.29	0.40	40	0.45	0.52	48	0.45	0.52	51	0.36	0.44	48	0.42	0.48	47
90+ days past due and nonaccrual assets + other real estate owned .....	0.29	0.42	36	0.47	0.55	45	0.48	0.55	48	0.43	0.48	51	0.51	0.52	51
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.31	0.48	28	0.48	0.61	40	0.49	0.60	40	0.46	0.53	47	0.49	0.60	42
Allowance for loan and lease losses .....	22.80	67.85	12	32.29	66.38	16	32.48	66.66	20	67.44	115.41	26	69.33	118.28	27
Equity capital + allowance for loan and lease losses .....	1.83	4.12	21	2.87	5.10	27	2.80	4.97	26	2.64	4.28	30	3.07	4.79	31
Tier 1 capital + allowance for loan and lease losses .....	2.62	4.89	21	4.27	6.26	32	4.25	6.05	32	4.11	5.65	38	4.89	6.16	40
Loans and leases + other real estate owned .....	0.55	0.82	33	0.69	0.98	35	0.71	0.97	34	0.63	0.85	38	0.68	0.96	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.12	0.25	34	0.30	0.35	53	0.21	0.39	33	0.13	0.38	17	0.19	0.42	21
	90+ days past due .....		0.04	0.12	61	0.09	0.17	66	0.11	0.16	71	0.08	0.16	62	0.17	0.22	68
	Nonaccrual.....		0.39	0.60	39	0.45	0.70	40	0.52	0.76	38	0.40	0.46	49	0.43	0.57	43
Commercial and industrial	30–89 days past due .....		0.09	0.24	33	0.03	0.24	16	0.08	0.23	25	0.13	0.31	28	0.09	0.30	20
	90+ days past due .....		0	0.02	48	0	0.03	18	0.01	0.03	54	0.02	0.05	52	0.10	0.05	78
	Nonaccrual.....		1.13	0.65	77	1.04	0.80	69	0.91	0.75	67	0.70	0.83	51	0.37	0.76	35
Individuals	30–89 days past due .....		0.05	0.60	14	0.40	0.74	33	0.43	0.83	29	0.16	0.83	18	1.33	0.84	79
	90+ days past due .....		0	0.08	36	0.09	0.11	64	0.02	0.14	45	0.06	0.17	49	0.16	0.16	69
	Nonaccrual.....		0.24	0.17	67	0.41	0.24	79	0.41	0.28	75	0.32	0.17	74	0.66	0.23	89
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.37	0.11	87	0.66	0.14	90	2.26	0.18	97	0.36	0.20	74	0.81	0.17	92
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.36	0.13	82	0.49	0.19	80	0.49	0.15	84	0.67	0.13	91	0.02	0.14	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,494,228	1,521,755	1,522,268	1,538,755	1,611,517										
Retained earnings .....	1,271,464	1,038,719	1,039,370	956,555	752,184										
Accumulated other comprehensive income (AOCI) .....	26,003	38,345	44,120	16,221	-13,815										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,791,695	2,598,819	2,605,758	2,511,531	2,349,886										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	999,026	1,004,709	1,003,288	994,554	1,000,842										
Accumulated other comprehensive income-related adjustments .....	26,003	38,345	44,120	16,221	-13,815										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,766,666	1,555,765	1,558,350	1,500,756	1,362,859										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,766,666	1,555,765	1,558,350	1,500,756	1,362,859										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	71,234	71,091	71,127	70,984	70,841										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	71,234	71,091	71,127	70,984	70,841										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	71,234	71,091	71,127	70,984	70,841										
<b>Tier 1 Capital</b>	1,837,900	1,626,856	1,629,477	1,571,740	1,433,700										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	299,666	299,042	299,199	298,573	297,949										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	146,703	154,566	151,229	102,122	108,791										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	446,369	453,608	450,428	400,695	406,740										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	446,369	453,608	450,428	400,695	406,740										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,284,269	2,080,464	2,079,905	1,972,435	1,840,440										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,714,731	16,652,515	16,493,066	14,944,368	14,838,979										
Less: Deductions from common equity tier 1 capital .....	999,026	1,004,709	1,003,288	994,554	1,000,842										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	16,715,705	15,647,806	15,489,778	13,949,814	13,838,137										
Total risk-weighted assets .....	11,682,394	12,307,369	12,039,156	12,066,643	12,022,576										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	15.12	12.59	84	12.64	12.26	64	12.94	12.35	65	12.44	12.11	61	11.34	12.09	42
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	15.73	13.31	86	13.22	12.97	65	13.53	13.08	66	13.03	12.78	65	11.93	12.85	38
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	19.55	15.21	90	16.90	15.12	81	17.28	15.23	82	16.35	14.36	81	15.31	14.45	73
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	11	9.07	87	10.40	9.05	83	10.52	9.13	86	11.27	9.76	81	10.36	9.71	71
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	



## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	233,539	126,333	132,206	120,400	49,610
Real estate loans.....	220,280	109,096	116,297	100,156	24,805
Commercial and industrial loans .....	13,259	17,237	15,909	20,244	24,805
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	233,539	126,333	132,206	120,400	49,610
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	84.86	-0.16	92	-89.67	-0.58	6	9.81	-2.40	77	142.69	22.48	89	6.56	7.24	50
Total selected assets.....	84.86	3.36	91	-89.67	2.65	8	9.81	2.04	68	142.69	12.40	90	6.56	3.24	59
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		195,621	128,394	183,710	232,532	217,841	52.36	500.29
Dividends .....		195,621	128,394	183,710	232,532	217,841	52.36	500.29
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		1,340	0	0	0	0	0	
Dividends .....		1,340	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		196,961	128,394	183,710	232,532	217,841	53.40	504.40
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		442	56	775	125	100	689.29	904.55
Total operating income .....		197,403	128,450	184,485	232,657	217,941	53.68	504.94
<b>Operating Expenses</b>								
Personnel expenses .....		8,697	8,358	11,178	13,226	10,867	4.06	64.90
Interest expense .....		13,123	13,125	17,501	17,508	17,444	-0.02	
Other expenses .....		4,024	3,708	4,666	6,064	11,955	8.52	-4.19
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		25,844	25,191	33,345	36,798	40,266	2.59	172.79
Income (loss) before taxes .....		178,652	97,010	149,162	195,859	178,174	84.16	671.45
Applicable income taxes (credit) .....		-4,305	-7,748	-8,589	-9,703	-10,873		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		182,957	104,758	157,751	205,562	189,047	74.65	578.85
Equity in undistributed income of subsidiaries .....		62,707	27,896	56,697	83,977	111,356	124.79	-38.28
Bank subsidiaries .....		62,625	26,829	55,206	82,895	111,356	133.42	-38.40
Nonbank subsidiaries .....		82	1,067	1,491	1,082	0	-92.31	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		245,664	132,654	214,448	289,539	300,403	85.19	91.09
<b>Memoranda</b>								
Bank net income .....		258,246	155,223	238,916	315,427	329,197	66.37	92.35
Nonbank net income .....		1,422	1,067	1,491	1,082	0	33.27	
Subsidiary holding companies' net income .....		0	0	0	0	0		





